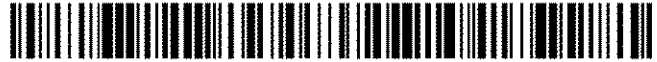


Certificate Number: 03088-PAM-DE-028815390

Bankruptcy Case Number: 16-05101



03088-PAM-DE-028815390

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 25, 2017, at 10:16 o'clock AM CST, Timothy P Carroll completed a course on personal financial management given by telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: February 25, 2017 By: /s/Anita Padilla

Name: Anita Padilla

Title: Counselor